



Department of Business and Industry

Nevada Division of Insurance

1818 E. College Pkwy, Suite 103, Carson City, Nevada 89706 **Phone:** (775) 687-0700 **Fax:** (775) 687-0787 **Web:** doi.nv.gov

TRAVEL BAGGAGE CORPORATION

All Business Entities:

"Business entity" refers to a corporation, limited liability company, limited liability partnership and associations or other legal forms of organization. A business entity that is required to be licensed in this state, that transacts insurance without a license, is subject to an administrative fine of not more than \$1,000 per act or violation.

Name Approval: Applicants must contact the Division of Insurance (Division) for a verbal name approval prior to completing any articles of incorporation, articles of organization or amendments with the Secretary of State's (SOS) office, or prior to filing any DBA/Fictitious Firm Name filings with the appropriate Nevada County Clerk's office.

Division Phone: (775) 687-0700

Division General E-mail: insinfo@doi.state.nv.us

Corporations, Limited Liability Companies, Limited Liability Partnerships and Associations, etc.:

Contact the [Nevada Secretary of State](#) (SOS) to obtain forms, instructions and applicable fees.

SOS Phone: (775) 684-5708

SOS Web site: www.nvsos.gov/business/forms/index.asp

Articles of Incorporation (Articles) Purpose Clause: Business entities whose purpose is to engage in the business of insurance are required to file with the SOS and must include the following statement within the purpose clause of the entity's Articles of Incorporation: "To engage in the business of insurance in all lines of authority permitted under the license issued in compliance with Nevada Revised Statutes (NRS) and Nevada Administrative Codes (NAC)." The articles or amendment must be forwarded to the Division prior to being filed with the SOS by either of the following methods:

- **Mail the Articles or amendment** to the Division's address with the fee for the SOS in a separate sealed envelope labeled "Secretary of State" or "SOS."
- **Fax the Articles or amendment** to the Division's office. Upon approval of the Articles or amendment, the Division will fax the information to the fax number provided by the applicant for filing with the SOS. The Division's fax number is (775) 687-3937.

Upon the Division's approval of the Articles or amendment, the Division will forward its approval to the SOS for its consideration. When the SOS completes its review and approval process, the business entity will be required to furnish a filed copy of the approved Articles or amendment.

Sole-Proprietorships: Sole proprietors must file a DBA/Fictitious Firm Name with each county clerk's office where they intend to conduct business. A copy of the filing must be provided to the Division along with the licensing application. Contact the appropriate County Clerk's office for filing instructions. Refer to [Chapter 602 of NRS](#) for information on doing business under an assumed or fictitious name.

Uniform Application for Business Entity, Form 325:

Download the National Association of Insurance Commissioner's (NAIC) Uniform Business Entity Application, from the [Producer Licensing Section Forms Directory](#) on the Division's Web site at www.doi.nv.gov.

Fees effective July 1, 2009:

The licensing fee is **\$195**. Fees are payable by check or money order to the Nevada Division of Insurance, and are nonrefundable.

Articles/Amendments, DBA/Fictitious Firm Name Filings:

The applicant must provide a filed copy of the Articles of Incorporation, Articles of Organization and any Amendment to be filed with the Nevada Secretary of State. Sole-Proprietors must attach a copy of the Fictitious Firm Name filing form that is filed with the County Clerk's office.

Uniform Application for Individual Insurance Producer License, Form 327:

- **Resident individuals** who are not currently licensed in Nevada must submit the Uniform Application for Individual Insurance Producer License application, [Form 327](#). The licensing fee is \$255 (\$195 plus \$60 for the agency affiliation). Resident individual licensing requirements can be found at [Form 301](#).
- **Nonresident individuals** who are not currently licensed in Nevada must submit the Uniform Application for Individual Insurance Producer License, [Form 327](#), or apply electronically through the National Insurance Producer Registry at www.nipr.com or through Sircon's Compliance Express at www.sircon.com/nevada. Electronic transaction fees may apply. The licensing fee is \$255 (\$195 plus \$60 for the agency affiliation).

Designated Individuals: Upon the issuance of the business entity license, any individual selling, soliciting, or negotiating insurance risk on behalf of the entity in this state must be designated to the business entity's license. Those persons are not required to be officers, directors or partners within the business entity.

If the individual is currently licensed in Nevada, the business entity may submit the individual's association one of two ways:

- Online through [Sircon's Compliance Express](#) at www.sircon.com/nevada (the modification/affiliation fee is \$60 plus any online processing fees).
- Hardcopy filings submitted utilizing the Individual Modification Form, [Form 327A](#).

Appointment Requirements: A producer contracted with an insurer must be appointed within 15 days after the contract is executed or within 15 days of the license being issued by the Division. The date of issuance will be available on the NAIC Producer Database. The appointment must include the lines of authority under which the license is issued. The Division will accept electronic or paper appointments. The appointment fee is \$15 and renews annually on July 1.

Questions: Contact the Division's Producer Licensing Section in Carson City at (775) 687-4270, option 1, in Las Vegas at (702) 486-4595 or anywhere in Nevada toll free at (800) 992-0900.

Title 57 of the Nevada Revised Statutes (NRS) governs the business of insurance. Nevada's laws and regulations are available online at www.leg.state.nv.us or www.doi.nv.gov. Producer Licensing Section forms can be found by logging on to www.doi.nv.gov.